Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR **Reporting Dockets: 202** **June 2004**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	12,118	-1,990	-14 %	10.07 %	-121 bp
+200 bp	13,090	-1,018	-7 %	10.72 %	-56 bp
+100 bp	13,755	-352	-2 %	11.12 %	-16 bp
0 bp	14,108			11.28 %	
-100 bp	13,949	-159	-1 %	11.07 %	-20 bp

Risk Measure for a Given Rate Shock

	06/30/2004	03/31/2004	06/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.28 %	10.57 %	9.63 %
Post-shock NPV Ratio	10.72 %	10.22 %	9.26 %
Sensitivity Measure: Decline in NPV Ratio	56 bp	35 bp	37 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	8,761	8,558	8,277	7,997	7,668	8,165	104.82	2.83
30-Year Mortgage Securities	3,295	3,226	3,161	3,098	3,004	2,999	107.58	2.08
15-Year Mortgages and MBS	9,583	9,313	8,959	8,587	8,222	9,178	101.46	3.35
Balloon Mortgages and MBS	2,697	2,642	2,569	2,481	2,384	2,628	100.55	2.42
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	979	976	972	965	956	974	100.25	0.35
7 Month to 2 Year Reset Frequency	6,726	6,675	6,588	6,453	6,274	6,545	101.98	1.03
2+ to 5 Year Reset Frequency	14,763	14,383	13,927	13,416	12,875	14,432	99.66	2.91
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,121	1,114	1,105	1,095	1,084	1,098	101.47	0.74
2 Month to 5 Year Reset Frequency	2,117	2,079	2,034	1,983	1,925	2,100	98.98	2.00
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,518	3,469	3,420	3,372	3,326	3,548	97.79	1.41
Adjustable-Rate, Fully Amortizing	3,632	3,601	3,568	3,535	3,503	3,626	99.31	0.89
Fixed-Rate, Balloon	2,243	2,173	2,105	2,041	1,979	2,110	102.96	3.18
Fixed-Rate, Fully Amortizing	2,515	2,431	2,352	2,278	2,207	2,384	101.97	3.35
Construction and Land Loans								
Adjustable-Rate	6,319	6,312	6,304	6,297	6,290	6,316	99.93	0.12
Fixed-Rate	1,627	1,597	1,568	1,540	1,514	1,589	100.52	1.85
Second-Mortgage Loans and Securities								
Adjustable-Rate	5,846	5,842	5,838	5,833	5,828	5,800	100.71	0.08
Fixed-Rate	5,514	5,399	5,289	5,183	5,082	5,225	103.33	2.09
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	-82	-81	-80	-79	-77	-81	0.00	1.50
Accrued Interest Receivable	451	451	451	451	451	451	100.00	0.00
Advance for Taxes/Insurance	10	10	10	10	10	10	100.00	0.00
Float on Escrows on Owned Mortgages	45	75	102	126	148			-38.61
LESS: Value of Servicing on Mortgages Serviced by Others	-8	-7	-5	-5	-6			20.44
TOTAL MORTGAGE LOANS AND SECURITIES	**81,690**	**80,251**	**78,527**	**76,669**	**74,658**	**79,097**	**101.46**	**1.97**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	4,034	4,030	4,027	4,024	4,021	4,029	100.02	0.09
Fixed-Rate	1,674	1,631	1,589	1,549	1,511	1,564	104.30	2.60
Consumer Loans								
Adjustable-Rate	9,071	9,065	9,059	9,054	9,048	9,117	99.43	0.07
Fixed-Rate	6,387	6,284	6,185	6,088	5,994	6,365	98.73	1.61
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-250	-248	-247	-245	-243	-248	0.00	0.72
Accrued Interest Receivable	91	91	91	91	91	91	100.00	0.00
TOTAL NONMORTGAGE LOANS	**21,007**	**20,853**	**20,705**	**20,561**	**20,421**	**20,918**	**99.69**	**0.72**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,681	2,681	2,681	2,681	2,681	2,681	100.00	0.00
Equities and All Mutual Funds	450	441	430	418	403	441	99.98	2.25
Zero-Coupon Securities	276	271	267	262	258	268	101.44	1.75
Government and Agency Securities	2,804	2,723	2,647	2,577	2,511	2,677	101.72	2.89
Term Fed Funds, Term Repos	2,385	2,381	2,378	2,375	2,371	2,381	100.02	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	321	308	297	286	276	307	100.31	3.91
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,074	3,977	3,841	3,697	3,560	3,958	100.49	2.93
Structured Securities (Complex)	2,593	2,529	2,434	2,341	2,252	2,544	99.43	3.13
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	36.63
TOTAL CASH, DEPOSITS, AND SECURITIES	**15,585**	**15,313**	**14,976**	**14,636**	**14,311**	**15,257**	**100.37**	**1.99**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	119	119	119	119	119	119	100.00	0.00
Real Estate Held for Investment	74	74	74	74	74	74	100.00	0.00
Investment in Unconsolidated Subsidiaries	29	28	27	24	21	28	100.00	4.26
Office Premises and Equipment	1,199	1,199	1,199	1,199	1,199	1,199	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,421**	**1,420**	**1,418**	**1,415**	**1,412**	**1,420**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	330	489	582	626	631			-25.75
Adjustable-Rate Servicing	62	66	67	68	69			-4.10
Float on Mortgages Serviced for Others	192	286	341	374	397			-26.00
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**585**	**840**	**990**	**1,068**	**1,097**			**-24.14**
OTHER ASSETS								
Purchased and Excess Servicing						641		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,167	3,167	3,167	3,167	3,167	3,167	100.00	0.00
Miscellaneous II						760		
Deposit Intangibles								
Retail CD Intangible	92	103	111	118	125			-9.28
Transaction Account Intangible	750	974	1,193	1,406	1,602			-22.78
MMDA Intangible	966	1,233	1,469	1,688	1,901			-20.42
Passbook Account Intangible	460	590	712	831	940			-21.39
Non-Interest-Bearing Account Intangible	247	367	482	591	695			-32.05
TOTAL OTHER ASSETS	**5,680**	**6,433**	**7,134**	**7,801**	**8,429**	**4,568**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						448		
TOTAL ASSETS	**125,967**	**125,110**	**123,750**	**122,150**	**120,328**	**121,707**	**103/100*** **	**0.89/1.50*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	20,577	20,485	20,395	20,305	20,216	20,432	100.26	0.45
Fixed-Rate Maturing in 13 Months or More	14,223	13,864	13,518	13,185	12,863	13,816	100.35	2.54
Variable-Rate	1,170	1,168	1,166	1,164	1,163	1,164	100.41	0.17
Demand								
Transaction Accounts	9,992	9,992	9,992	9,992	9,992	9,992	100/90*	0.00/2.46*
MMDAs	18,830	18,830	18,830	18,830	18,830	18,830	100/93*	0.00/1.43*
Passbook Accounts	5,871	5,871	5,871	5,871	5,871	5,871	100/90*	0.00/2.39*
Non-Interest-Bearing Accounts	5,421	5,421	5,421	5,421	5,421	5,421	100/93*	0.00/2.33*
TOTAL DEPOSITS	**76,085**	**75,632**	**75,193**	**74,767**	**74,355**	**75,525**	**100/96***	**0.59/1.62***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	17,662	17,595	17,529	17,464	17,401	17,564	100.18	0.38
Fixed-Rate Maturing in 37 Months or More	3,766	3,592	3,429	3,275	3,129	3,468	103.59	4.69
Variable-Rate	1,593	1,592	1,591	1,590	1,589	1,582	100.62	0.07
TOTAL BORROWINGS	**23,022**	**22,780**	**22,549**	**22,329**	**22,119**	**22,614**	**100.73**	**1.04**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,038	1,038	1,038	1,038	1,038	1,038	100.00	0.00
Other Escrow Accounts	98	95	92	90	87	105	90.62	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,914	1,914	1,914	1,914	1,914	1,914	100.00	0.00
Miscellaneous II	0	0	0	0	0	167		
TOTAL OTHER LIABILITIES	**3,050**	**3,047**	**3,044**	**3,042**	**3,039**	**3,224**	**94.51**	**0.09**
Other Liabilities not Included Above								
Self-Valued	9,780	9,498	9,251	9,045	8,877	9,058	104.86	2.78
Unamortized Yield Adjustments						-33		
TOTAL LIABILITIES	**111,936**	**110,957**	**110,038**	**109,183**	**108,390**	**110,387**	**101/98****	**0.85/1.56****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	38	10	-49	-107	-160			
ARMs	9	6	1	-5	-14			
Other Mortgages	34	0	-44	-95	-148			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	40	12	-29	-73	-120			
Sell Mortgages and MBS	-115	3	192	371	535			
Purchase Non-Mortgage Items	9	0	-8	-16	-24			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-186	-95	-7	75	152			
Pay Floating, Receive Fixed Swaps	22	-23	-66	-106	-144			
Basis Swaps	0	0	0	0	0			
Swaptions	21	27	45	70	94			
OTHER								
Options on Mortgages and MBS	1	1	8	18	27			
Interest-Rate Caps	0	1	3	6	9			
Interest-Rate Floors	12	2	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	2	0	1	3	4			
Construction LIP	7	-14	-35	-54	-73			
Self-Valued	26	26	31	38	39			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-82**	**-46**	**43**	**124**	**180**			

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NET PORTFOLIO VALUE								
+ ASSETS	125,967	125,110	123,750	122,150	120,328	121,707	103/100***	0.89/1.50***
- LIABILITIES	111,936	110,957	110,038	109,183	108,390	110,387	101/98**	0.85/1.56**
+ OFF-BALANCE-SHEET POSITIONS	-82	-46	43	124	180			
TOTAL NET PORTFOLIO VALUE #	13,949	14,108	13,755	13,090	12,118	11,320	124.63	0.69

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$77	$1,631	$2,350	$1,052	$3,055
WARM	319 mo	336 mo	337 mo	250 mo	160 mo
WAC	4.43%	5.60%	6.30%	7.37%	8.95%
Amount of these that is FHA or VA Guaranteed	$14	$50	$222	$423	$2,734
Securities Backed by Conventional Mortgages	$244	$143	$134	$89	$16
WARM	271 mo	309 mo	273 mo	233 mo	208 mo
Weighted Average Pass-Through Rate	4.32%	5.23%	6.30%	7.22%	8.70%
Securities Backed by FHA or VA Mortgages	$32	$177	$211	$476	$1,478
WARM	304 mo	321 mo	292 mo	281 mo	189 mo
Weighted Average Pass-Through Rate	4.29%	5.33%	6.25%	7.44%	9.11%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,017	$3,169	$1,545	$824	$529
WAC	4.73%	5.41%	6.41%	7.33%	8.86%
Mortgage Securities	$1,228	$517	$280	$58	$10
Weighted Average Pass-Through Rate	4.30%	5.14%	6.19%	7.17%	9.18%
WARM (of 15-Year Loans and Securities)	141 mo	158 mo	144 mo	122 mo	134 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$258	$717	$474	$216	$105
WAC	4.45%	5.46%	6.39%	7.34%	8.64%
Mortgage Securities	$648	$167	$39	$3	$0
Weighted Average Pass-Through Rate	4.09%	5.17%	6.09%	7.30%	0.00%
WARM (of Balloon Loans and Securities)	82 mo	95 mo	69 mo	66 mo	57 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$22,970**

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$12	$73	$40	$7	$78
WAC	3.56%	4.37%	5.98%	1.42%	4.90%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$962	$6,472	$14,392	$1,090	$2,022
Weighted Average Margin	154 bp	238 bp	225 bp	178 bp	216 bp
WAC	4.49%	4.76%	4.74%	4.03%	5.12%
WARM	200 mo	299 mo	338 mo	238 mo	267 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	43 mo	1 mo	22 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$25,148**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$30	$14	$36	$0	$1
Weighted Average Distance from Lifetime Cap	23 bp	126 bp	57 bp	156 bp	139 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$20	$98	$35	$5	$84
Weighted Average Distance from Lifetime Cap	302 bp	341 bp	346 bp	376 bp	375 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$576	$6,191	$14,263	$1,071	$1,923
Weighted Average Distance from Lifetime Cap	861 bp	646 bp	579 bp	796 bp	658 bp
Balances Without Lifetime Cap	$348	$242	$98	$21	$92
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$345	$6,045	$9,920	$35	$1,811
Weighted Average Periodic Rate Cap	172 bp	174 bp	207 bp	194 bp	185 bp
Balances Subject to Periodic Rate Floors	$223	$4,331	$7,138	$28	$1,457
MBS Included in ARM Balances	$244	$2,494	$6,487	$815	$94

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,548	$3,626
WARM	66 mo	141 mo
Remaining Term to Full Amortization	284 mo	
Rate Index Code	0	0
Margin	259 bp	328 bp
Reset Frequency	28 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$638	$434
Wghted Average Distance to Lifetime Cap	101 bp	83 bp
Fixed-Rate:		
Balances	$2,110	$2,384
WARM	47 mo	90 mo
Remaining Term to Full Amortization	248 mo	
WAC	6.35%	6.51%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,316	$1,589
WARM	22 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	174 bp	6.20%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$5,800	$5,225
WARM	175 mo	133 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	116 bp	8.35%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,029	$1,564
WARM	30 mo	35 mo
Margin in Column 1; WAC in Column 2	142 bp	6.15%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$9,117	$6,365
WARM	59 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	491 bp	6.52%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$30	$484
Fixed Rate		
Remaining WAL <= 5 Years	$201	$2,444
Remaining WAL 5-10 Years	$322	$437
Remaining WAL Over 10 Years	$25	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$15
WAC	8.65%	0.85%
Principal-Only MBS	$0	$0
WAC	8.91%	0.00%
Total Mortgage-Derivative Securities - Book Value	$579	$3,379

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$5,465	$28,171	$18,589	$7,928	$10,637
WARM	179 mo	260 mo	280 mo	267 mo	214 mo
Weighted Average Servicing Fee	26 bp	27 bp	27 bp	34 bp	44 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	490 loans				
FHA/VA	369 loans				
Subserviced by Others	381 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$8,275	$735	Total # of Adjustable-Rate Loans Serviced	65 loans
WARM (in months)	328 mo	333 mo	Number of These Subserviced by Others	14 loans
Weighted Average Servicing Fee	29 bp	34 bp		

Total Balances of Mortgage Loans Serviced for Others	**$79,801**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,681		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$441		
Zero-Coupon Securities	$268	3.33%	21 mo
Government & Agency Securities	$2,677	3.54%	41 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,381	1.27%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$307	4.63%	58 mo
Memo: Complex Securities (from supplemental reporting)	$2,544		

Total Cash, Deposits, and Securities	**$11,299**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$365
Accrued Interest Receivable	$451
Advances for Taxes and Insurance	$10
Less: Unamortized Yield Adjustments	$-358
Valuation Allowances	$446
Unrealized Gains (Losses)	$71

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$93
Accrued Interest Receivable	$91
Less: Unamortized Yield Adjustments	$-29
Valuation Allowances	$341
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$74
Repossessed Assets	$119
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$28
Office Premises and Equipment	$1,199
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-8
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$641
Miscellaneous I	$3,167
Miscellaneous II	$760
TOTAL ASSETS	**$121,689**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$471
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$48
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$145
Mortgage-Related Mututal Funds	$296
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$4,343
Weighted Average Servicing Fee	21 bp
Adjustable-Rate Mortgage Loans Serviced	$3,342
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,785

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$5,101	$1,870	$162	$37
WAC	1.47%	3.07%	5.73%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$6,970	$5,376	$953	$84
WAC	1.68%	2.62%	6.01%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$6,128	$3,671	$49
WAC		2.55%	4.91%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$4,016	$16
WAC			3.95%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$34,247**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,188	$897	$668
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$9,664	$11,916	$7,870
Penalty in Months of Forgone Interest	3.23 mo	5.82 mo	5.86 mo
Balances in New Accounts	$1,174	$485	$504

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$13,058	$2,107	$185	1.35%
3.00 to 3.99%	$8	$689	$499	3.40%
4.00 to 4.99%	$100	$440	$528	4.43%
5.00 to 5.99%	$20	$638	$860	5.52%
6.00 to 6.99%	$22	$64	$1,347	6.31%
7.00 to 7.99%	$0	$413	$46	7.41%
8.00 to 8.99%	$0	$3	$2	8.11%
9.00 and Above	$0	$0	$1	13.09%
WARM	1 mo	16 mo	67 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$21,032**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$11,804
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$9,992	0.33%	$197
Money Market Deposit Accounts (MMDAs)	$18,830	1.29%	$805
Passbook Accounts	$5,871	0.85%	$130
Non-Interest-Bearing Non-Maturity Deposits	$5,421		$174
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$422	0.07%	
Escrow for Mortgages Serviced for Others	$616	0.11%	
Other Escrows	$105	0.21%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$41,257		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-36		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,914		
Miscellaneous II	$167		
TOTAL LIABILITIES	**$110,387**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$366
EQUITY CAPITAL	$10,941
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$121,695**

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$20
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	12	$25
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	32	$146
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	27	$151
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	26	$53
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	68	$243
1014	Opt commitment to orig 25- or 30-year FRMs	58	$939
1016	Opt commitment to orig "other" Mortgages	62	$1,239
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$4
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$2
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$343
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$20
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$65
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$96
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$55
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$198
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$6
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	25	$323
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	30	$1,250
2036	Commit/sell "other" Mortgage loans, svc retained		$110
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$3
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$30
2054	Commit/purchase 25- to 30-year FRM MBS		$9
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$161
2074	Commit/sell 25- or 30-yr FRM MBS		$322
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$8

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2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$86
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$42
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	6	$4
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	24	$80
2134	Commit/sell 25- or 30-yr FRM loans, svc released	36	$556
2136	Commit/sell "other" Mortgage loans, svc released		$57
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$66
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$26
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$24
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	25	$194
2214	Firm commit/originate 25- or 30-year FRM loans	20	$146
2216	Firm commit/originate "other" Mortgage loans	14	$52
3008	Option to purchase 3- or 5-yr Treasury ARMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$60
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$21
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$42
3034	Option to sell 25- or 30-year FRMs	7	$130
3068	Short option to sell 3- or 5-yr Treasury ARMs		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
4002	Commit/purchase non-Mortgage financial assets	22	$337
4022	Commit/sell non-Mortgage financial assets		$2
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,670
5004	IR swap: pay fixed, receive 3-month LIBOR		$2,463

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5010	IR swap: pay fixed, receive 3-month Treasury		$200
5024	IR swap: pay 1-month LIBOR, receive fixed		$1,020
5026	IR swap: pay 3-month LIBOR, receive fixed		$5
5104	IR swaption: pay fixed, receive 3-month LIBOR		$750
6004	Interest rate Cap based on 3-month LIBOR		$25
6018	Interest rate Cap based on 10-year Treasury		$100
7018	Interest rate floor based on 10-year Treasury		$1,550
9012	Long call option on Treasury bond futures contract		$20
9036	Long put option on T-bond futures contract		$15
9502	Fixed-rate construction loans in process	95	$642
9512	Adjustable-rate construction loans in process	49	$1,029